

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration &  
Standards  
Division

# **FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK**

FCIC-25340 (4-2007)  
FCIC-25340-1 (7-2008)  
FCIC-25340-2 (4-2009)

**2010 and Succeeding Crop Years**



UNITED STATES DEPARTMENT OF AGRICULTURE  
WASHINGTON, D.C. 20250

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25340-2</b>
<b>SUBJECT:</b>  <b>FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK 2010 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Administration and Standards Division</b>	
	<b>Approved:</b>	<b>Date:</b>
	/S/ <i>Tim B. Witt</i>  Deputy Administrator, Product Management	<i>April 24, 2009</i>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2010 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

Major Changes: See changes or additions in text which have been **highlighted**. Three stars (\*\*\*) identify information that has been removed.

Changes for Crop Year 2010 (FCIC-25340-2) issued **APRIL 2009**:

- A. **Section 3 D** – Removed subsection 3 D, (2) and added option II to subsection 3 D (1) stating that Minimum Value Option I and II are contained in the Special Provisions.
- B. **Section 5 K** – Removed section heading since it is an example calculation of stage amounts of insurance per acre for section 5 J.
- C. **Summary of Harvested Production Illustration** – Revised illustration to include correct amount for Minimum Value Option II price as stated in the Special Provisions of Insurance.
- D. **Production Worksheet Illustration** – Revised illustration to include correct amount for Minimum Value Option II price as stated in the Special Provisions of Insurance.
- E. **Section 10, TABLE A** – Revised minimum sample requirements in accordance with latest RMA approved procedure.

# FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Fresh Market Pepper Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	3-6 11-12 25-26 29-32 41-42	45-46	07-2008 04-2007 04-2007 04-2007 07-2008 04-2007 04-2007 04-2007	FCIC-25340-1 FCIC-25340 FCIC-25340 FCIC-25340 FCIC-25340-1 FCIC-25340 FCIC-25340 FCIC-25340
Insert	1-2	1-2	3-6 11-12 25-26 29-32 41-42	45-46	04-2009	FCIC-25340-2
Current Index	1-2	1-2	1-2 3-6 7-10 11-12 13-20 21-24 25-26 27-28 29-32 33-38 39-40 41-42 43-44	45-46 47	04-2009 04-2009 04-2007 04-2009 04-2007 04-2009 04-2007 04-2007 07-2008 04-2009 04-2007 04-2009 04-2007 07-2008 04-2009 04-2007 04-2009 04-2007	FCIC-25340-2 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340 FCIC-25340-1 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340 FCIC-25340-1 FCIC-25340-2 FCIC-25340 FCIC-25340-2 FCIC-25340

# FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
<b>1. INTRODUCTION</b> .....	1
<b>2. SPECIAL INSTRUCTIONS</b> .....	1
A. DISTRIBUTION .....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS .....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	2
A. INSURABILITY .....	3
B. PROVISIONS <b>AND PROCEDURES</b> NOT APPLICABLE TO CAT COVERAGE .....	4
C. UNIT DIVISION .....	4
D. MINIMUM VALUE OPTION .....	4
<b>4. REPLANTING PAYMENT PROCEDURES</b> .....	5
A. GENERAL INFORMATION .....	5
B. QUALIFICATIONS FOR REPLANTING PAYMENT .....	5
C. MAXIMUM REPLANTING PAYMENT .....	5
D. REPLANTING PAYMENT INSPECTIONS .....	6
E. REPLANTING LIMITATIONS .....	6
F. IMPRACTICAL TO REPLANT .....	7
<b>5. FRESH MARKET PEPPER APPRAISALS</b> .....	7
A. GENERAL INFORMATION .....	7
B. TIMING OF APPRAISALS.....	8
C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	8
D. MEASURING ROW WIDTH FOR SAMPLE SELECTION .....	8
E. DETERMINING ACREAGE .....	9
F. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE.....	10
G. DETERMINING PLANTS PER ACRE .....	10
H. BACKGROUND INFORMATION .....	11
I. PEPPER STAGES OF GROWTH .....	11
J. <b>STAGE</b> AMOUNTS OF INSURANCE PER ACRE .....	11

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# FRESH MARKET PEPPER LOSS ADJUSTMENT STANDARDS HANDBOOK

## TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
<b>6. APPRAISAL METHODS .....</b>	<b>12</b>
A. GENERAL INFORMATION .....	12
B. PLANTING TO FRUIT SET METHOD .....	12
C. AFTER FRUIT SET METHOD.....	12
<b>7. APPRAISAL DEVIATIONS AND MODIFICATIONS .....</b>	<b>13</b>
A. DEVIATIONS.....	13
B. MODIFICATIONS.....	13
<b>8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES .....</b>	<b>13</b>
A. APPRAISAL WORKSHEET FORM STANDARDS .....	13
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES .....	13
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	14
PLANTING TO FRUIT SET AND REPLANT .....	14
APPRAISAL WORKSHEET EXAMPLE.....	17
AFTER FRUIT SET.....	18
APPRAISAL WORKSHEET EXAMPLE.....	20
D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES .....	21
SUMMARY OF HARVESTED PRODUCTION EXAMPLE.....	25
<b>9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES.....</b>	<b>26</b>
A. CLAIM FORM STANDARDS.....	26
B. GENERAL INFORMATION FOR ENTRIES AND COMPLETION PROCEDURES.....	26
C. FORM ENTRIES AND COMPLETION INFORMATION.....	27
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS .....	30
SECTION II - HARVESTED PRODUCTION.....	37
CLAIM FORM EXAMPLE .....	42
CLAIM FORM EXAMPLE (REPLANT) .....	43
<b>10. REFERENCE MATERIAL.....</b>	<b>45</b>
TABLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS .....	45
EXHIBIT 1 – PLANTING RECORD.....	46
EXHIBIT 2 – PLANTING RECORD PLAT MAP .....	47

# 1. INTRODUCTION

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**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.**

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All Approved Insurance Providers (AIPs) will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

## 2. SPECIAL INSTRUCTIONS

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

### A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster **and signed by the insured (or the insured's authorized representative)** for the loss adjustment inspection:
- (2) One legible copy to the insured. The original and all remaining copies as instructed by the **Approved Insurance Provider (AIP)**. It is the **AIP's** responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to pepper loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook
<b>DSSH</b>	Document and Supplemental Standards Handbook, FCIC-24040

(4) Definition(s):

<b>Acre</b>	43,560 square feet of land when the row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.
<b>Bell Pepper</b>	An annual pepper (of the capsicum annum species, grossum group), widely cultivated for its large, crisp, edible fruit.
<b>Box</b>	One and one-ninth (1-1/9) bushels of the insured crop.
<b>Crop Year</b>	Crop year is a period of time that begins on the first day of the earliest planting period for fall-planted peppers and continues through the last day of the insurance period for spring-planted peppers. The crop year is designated by the calendar year <b>in which</b> spring planted peppers are harvested.
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper or buyer.
<b>Excess Rain</b>	An amount of precipitation sufficient to directly damage the crop.
<b>First handler</b>	A person or entity who takes possession of, or purchases, the insured's crop for the purpose of acting as an intermediary in the marketing/sales process.
<b>Freeze</b>	The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.
<b>Fruit Set</b>	The successful pollination of the flower resulting in a burst of growth of the ovary, and usually accompanied by wilting of the flowers petals.
<b>Harvest</b>	The picking of peppers on the unit.
<b>Penhooker</b>	One who removes peppers from the field that would normally not be harvested.
<b>Tropical Depression</b>	A system identified by the U.S. Weather Service as a tropical depression, and for the period of time so designated, including tropical storms, gales, and hurricanes.
<b>U-pick</b>	Scavenged ("Penhooker") peppers and other production harvested and sold to someone other than a first handler is to be reported as "u-pick." <b>U-pick is a form of direct marketing.</b>



### **3. INSURANCE CONTRACT INFORMATION**

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The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions, which are to be considered in this determination, include (but are not limited to):

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all the fresh market bell peppers in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
  - (a) Planted to be harvested and sold as mature fresh market bell peppers;
  - (b) Planted within the planting periods designated in the actuarial documents;
  - (c) Grown under an irrigated practice;  
  
Refer to the LAM and the Basic Provisions for the definition as to what constitutes an irrigated practice.
  - (d) Grown on acreage covered by plastic mulch except where the Special Provisions allow otherwise; and are
  - (e) Grown by a person who in at least one of the three previous crop years, grew bell peppers for commercial sale or participated in managing a bell pepper farming operation.
- (2) For each planting period, pepper seed or transplants must initially be planted in rows unless the Special Provisions, actuarial documents, or a written agreement allows otherwise.
- (3) Land which has previously grown tomatoes, peppers (except replanted peppers as provided in the Fresh Market Pepper Crop Provisions), egg plants, or tobacco must be fumigated or otherwise properly treated before planting peppers in order to be insurable. Refer to the Basic Provisions for information on “good farming practices.”
- (4) Insurance coverage is not provided for damage or loss of production due to:
  - (a) Disease or insect infestation, unless no effective control measure exists for such disease or insect infestation; or
  - (b) Failure to market the peppers, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period.

- (5) Insurance coverage is not provided for peppers:
- (a) Interplanted with another crop;
  - (b) Planted into an established grass or legume;
  - (c) That are pimento peppers; or
  - (d) Grown for direct marketing.
- (6) For the purpose of calculating whether the insurance period has ceased under section 10(f) of the Crop Provisions, the elapsed days should be calculated on a unit basis; therefore, begin counting the day after direct seeding or replanting, transplanting or replanting with transplants ended on the unit and count through the date the damage occurred.

The calendar date for the end of the insurance period is 165 days after the date of direct seeding or replanting with seed and 150 days after the date of transplanting or replanting with transplants.

## **B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

Refer to the CIH and LAM for provisions and procedures not applicable to CAT.

## **C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

## **D. MINIMUM VALUE OPTION**

- (1) The total value of harvested production if **Minimum Value** Option I **or II** is selected will be determined as follows:
- (a) For sold production, the dollar amount obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each box of peppers (this result may not be less than the minimum value option price contained in the Special Provisions for any box of peppers), and multiplying this result by the number of boxes of peppers sold; and
  - (b) For marketable production that is not sold, the dollar amount obtained by multiplying the number of boxes of such peppers on the unit by the minimum value shown in the Special Provisions for the planting period. Harvested production that is damaged or defective due to insurable causes and is not marketable will not be counted as production.

- (2) The adjuster must determine why any production is rejected and document that the damage causing the rejection was due to an insurable cause of loss.

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## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

Only one replanting payment will be made for acreage planted during each planting period within the crop year.

### **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

To qualify for replanting payment, the:

- (1) peppers must be damaged by an insurable cause;
- (2) AIP must determine that it is practical to replant (refer to the LAM);
- (3) acres being replanted must have been initially planted on or after the “Earliest Planting” date established by the Special Provisions;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must indicate that more than 50 percent of the plant stand, in the field or subfield, will not produce peppers.

Plant stand is defined in the Crop Provisions as the number of live plants per acre prior to the occurrence of an insurable cause of loss. For inspections involving multiple loss occurrences the number of live plants prior to the first occurrence of an insurable cause of loss will be considered the plant stand for replanting payment qualification determinations.

- (5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date); and
- (6) AIP must give consent to replant.

In the Narrative of the claim form or on a Special Report, show the appraisal for each field or subfield and the calculations to document that the qualifications for a replanting payment have been met.

### **C. MAXIMUM REPLANTING PAYMENT**

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) The insured’s actual replanting cost; or

- (2) The result obtained by multiplying the maximum replant per acre allowed in the Special Provisions times the insured's share in the crop.

#### **EXAMPLE 1**

Owner/operator (100 percent share)

30 acres replanted

Insured's actual cost to replant = \$510.00

Maximum allowed per Special Provisions = \$950.00 x 1.000 (share) = \$950.00

The lesser of \$510.00 and \$950.00 = \$510.00

Enter \$510.00 in the Section I, "Adjusted Potential" Column of the claim form.

#### **EXAMPLE 2**

Landlord/tenant (50/50 share)

30 acres replanted

Insured's actual cost to replant = \$510.00

Maximum allowed per Special Provisions = \$950.00 x .500 (share) = \$475.00

The lesser of \$510.00 and \$475.00 = \$475.00

Enter \$475.00 in Section I, "Adjusted Potential" Column of the claim form if share has been applied or \$950.00 if share has yet to be applied. (Follow individual AIP guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on the claim form according to individual company guidelines.

### **D. REPLANTING PAYMENT INSPECTIONS**

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in item 18 of the Appraisal Worksheet (Planting to Fruit Set/Replant); the date the acreage was replanted (from a completed Certification Form, returned by the insured).

### **E. REPLANTING LIMITATIONS**

- (1) The insured must replant any acreage of peppers damaged during the planting period in which initial planting took place whenever less than 50 percent of the plant stand remains; and
- (a) It is practical to replant;
  - (b) If, at the time the crop was damaged, the final day of the planting period has not passed; and

- (c) The damage occurs within 30 days of transplanting or 60 days of direct-seeding.
- (2) Whenever peppers are initially planted during the fall or winter planting periods and the conditions specified in (1) (b) and (1) (c) above are not satisfied, the insured may elect:
  - (a) To replant such acreage and collect any replanting payment due as specified in Section 12 of the Crop Provisions. The initial planting period coverage will continue for such replanted acreage.
  - (b) Not to replant such acreage and receive an indemnity based on the stage of growth the plants had attained at the time of damage. However, such an election will result in the acreage being uninsurable in the subsequent planting period.

## **F. IMPRACTICAL TO REPLANT**

Where it is impractical to replant and stand reduction is evident as a result of an insured cause of loss, the insured may opt to:

- (1) take an indemnity payment based on the stage at the time of damage; or
- (2) take the remaining “undamaged” peppers to harvest.

In (2) above, the area encompassing damaged, destroyed, or missing plants can be released for “another use,” and be planted (interplanted) to other (non-pepper) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the claim form, documenting the pepper stage in which the damage occurred. An appraisal on such released acreage would be added to any harvested production from the remaining acreage on the unit to obtain the total unit production to count. The final claim is to be completed upon final disposition of the crop on the unit.

When the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop (and it is not practical to replant), insurance on that acreage is considered to have ceased. Any indemnity will then be based on the stage the bell peppers had reached at the time care would have normally been withdrawn. The adjuster is cautioned to be certain there is sufficient potential in a damaged bell pepper crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee (refer to subsection 3 (e) of the Crop Provisions). Refer to the Crop Provisions for the definition of “Practical to Replant.”

## **5. FRESH MARKET PEPPER APPRAISALS**

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### **A. GENERAL INFORMATION**

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

## **B. TIMING OF APPRAISALS**

Fruit set is a very critical time for the pepper plant. Temperatures that are too low or too high, low light intensity, and adverse soil moisture conditions can adversely affect fruit set. This is also a very difficult time for the adjuster to make an appraisal. If necessary, the adjuster should defer the appraisal in accordance with the LAM.

Post harvest appraisals shall be made after the final harvest on any unit of a policy having a probable loss to determine the amount of marketable peppers remaining in the field or subfield, unless the company suspects shifting of production, in which case they should conduct a post harvest appraisal on all units of that policy. These appraisals should be made as close as possible after final harvest of the field and/or unit. This will allow for the most accurate appraisal of marketable peppers due to their rapid deterioration after maturity.

Refer to the LAM for information on deferred appraisals.

## **C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

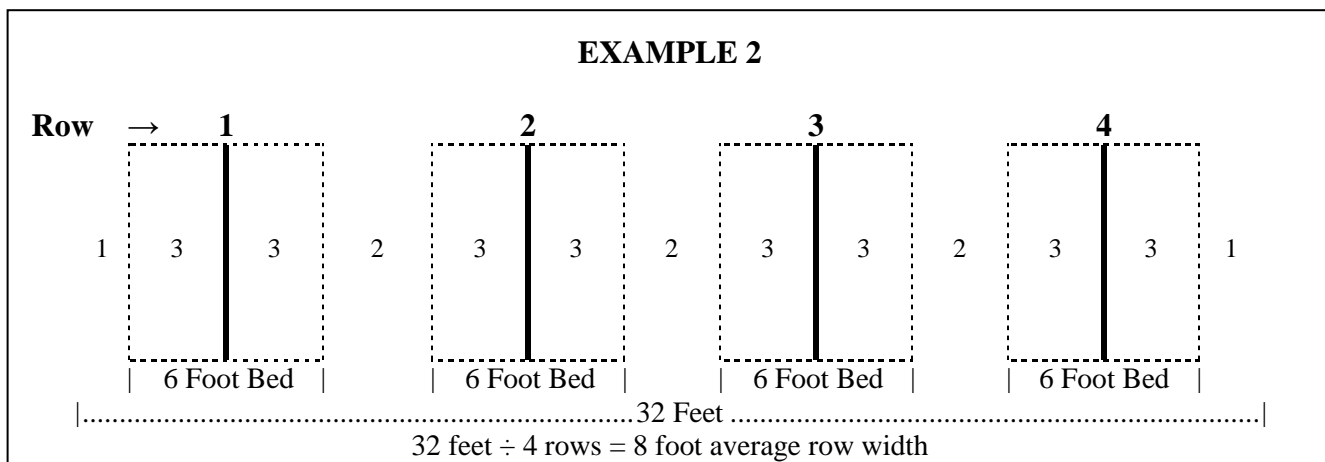
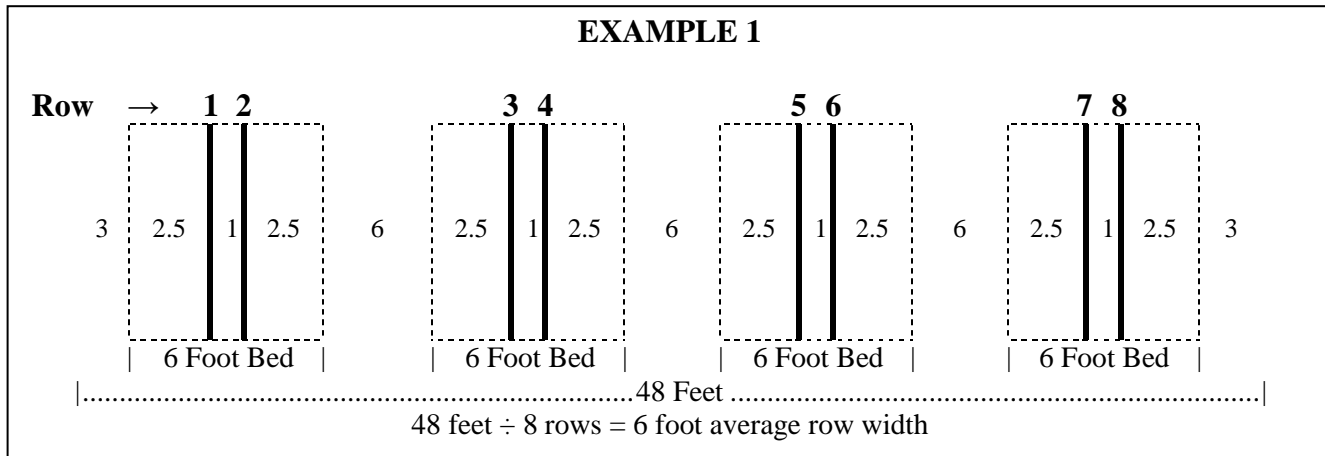
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) The insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.

## **D. MEASURING ROW WIDTH FOR SAMPLE SELECTION**

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (Refer to the LAM for conversion table).
- (2) Measure across FOUR OR MORE rows, from the center of the first row space to the center of the fifth row space (or as many rows needed), and divide the result by the number of row rows measured across, to determine an average row width in whole feet.
- (3) Apply the row width to determine the length of row required for the sample, as shown in subsection 5 F.

- (4) Normal plastic mulch planting pattern.



## E. DETERMINING ACREAGE

- (1) An acre is defined in the policy as 43,560 square feet of land when row widths do not exceed 6 feet, or if row width exceeds 6 feet, the land area on which at least 7,260 linear feet of rows are planted.

**EXAMPLE 1: 10.0 measured land acres in field**

Row Width = 6 feet

10.0 measured land acres in field = 10.0 planted acres in field

- (2) To determine acreage when row widths exceed 6 feet:
- Calculate the number of linear feet per acre by dividing 43,560 square feet by the row width and round the result to the nearest foot;
  - Multiply the result in (a) above by the number of measured land acres in the field to determine the total linear feet of all rows with the same row width; and

- (c) Divide the total linear feet of all rows with the same row width by the minimum allowed linear feet of row per acre (7,260) and round the result to the nearest tenth of an acre.

**EXAMPLE 2:** 10.0 measured land acres in field

Row Width = 8 feet

43,560 square feet ÷ 8 feet = 5,445 linear feet per land acre

5,445 linear feet per land acre x 10.0 land acres = 54,450 total linear feet in field

54,450 total linear feet ÷ 7,260 min. allowed linear feet per acre = 7.5 planted acres in field

## **F. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE**

- (1) Determine row width and acreage in accordance with subsections 5 D and 5 E.
- (2) 43,560 square feet equals one acre. 43,560 square feet divided by the row width in whole feet, equals the linear feet of row per acre. (When row widths exceed 6 feet, an acre will be equal to 7,260 linear feet of row.) Divide the result by 100 or 1000 to obtain the 1/100 or 1/1000 per acre sample row length (rounded to tenths).

**EXAMPLE 1:** To determine the row length for 1/100 of an acre sample, when the row width is 6 feet:

43,560 square feet divided by 6 foot row width equals 7,260 linear feet of row per acre: this result divided by 100 equals 72.6 feet of row for a 1/100 acre sample.

**EXAMPLE 2:** To determine the row length for 1/1000 of an acre sample, when the row width is 6 feet:

43,560 square feet divided by 6 foot row width equals 7,260 linear feet of row per acre: this result divided by 1000 equals 7.26 or 7.3 feet of row for a 1/1000 acre sample.

## **G. DETERMINING PLANTS PER ACRE**

- (1) Determine row width and acreage in accordance with subsections 5 D and 5 E.
- (2) Square feet per acre divided by row width (use 6 feet for row widths greater than 6 feet) divided by plant spacing (in feet to hundredths) equals plants per acre (single rows).

**EXAMPLE:** 43,560 square feet divided by 6 foot row width equals 7,260 linear feet of row per acre; divided by .75 feet (9-inch plant spacing) equals 9,680 plants per acre.



## **H. BACKGROUND INFORMATION**

- (1) Each pepper plant will normally produce an average of six marketable peppers per plant. Two are set in the crown, two in the first branching, and two in the secondary branching.
- (2) Peppers are normally set in double rows in each 72-inch wide plastic mulch bed.

## **I. PEPPER STAGES OF GROWTH**

- (1) Applicability. These instructions provide plant growth-stage information for use when appraising potential production during various stages of growth.
- (2) Determination. The growth stage determination is based on the length of time between specified events, depending on whether plants are direct-seeded or transplanted. Fields should be split into subfields to reflect distinctly different stages of growth from different parts of the field.
- (3) For hail damage the stage of growth can be determined by counting the days from seeding or transplanting to the date of damage.

## **J. STAGE AMOUNTS OF INSURANCE PER ACRE**

Stage	Percent of Amount of Insurance per acre that the insured selected	Length of time if Direct Seeded	Length of time if Transplanted
1	65	From planting through the 74th day after planting	From planting through the 44th day after planting
2	85	From the 75th day after planting until the beginning of stage 3	From the 45th day after planting until the beginning of stage 3
3	100	Begins the earlier of 110 days after planting or the beginning of harvest	Begins the earlier of 80 days after planting or the beginning of harvest.

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**EXAMPLE:** The insured selected \$3,262 per acre amount of insurance, and the crop was determined to be in stage 1 when the damage occurred. The chart above shows stage 1 percentage to be 65%. Multiply \$3,262 by 65% = \$2,120 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.

## **6. APPRAISAL METHODS**

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### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>Appraisal Method...</b>	<b>Use...</b>
Planting to Fruit Set Method	From planting to fruit set.
After Fruit Set Method	After the plants have developed fruit.

### **B. PLANTING TO FRUIT SET METHOD**

- (1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre). (Refer to section 5 for determination of sample row length).
- (2) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.
- (3) Using the percent potential, convert the percentage to boxes. Refer to the appraisal worksheet for an example, and refer to section 5, "Fresh Market Pepper Appraisals," for background information.

### **C. AFTER FRUIT SET METHOD**

- (1) This method is based on the number of mature bell peppers remaining on acreage which the pepper plants produced or would have produced by the end of the insurance period. DO NOT include peppers, which DUE TO INSURABLE CAUSES would not be marketable.
- (2) Count potential production on acreage that has not been harvested the third time.
- (3) The average number of peppers for all representative samples is determined by dividing the total number of peppers by the number of sample plots.
- (4) The average number of peppers from all representative samples shall be converted to an average box per sample by dividing the average number of peppers by 100 (the number of peppers in one box).
- (5) The average box per sample multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) will equal the average number of boxes of peppers per acre.

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

Deviations in appraisal methods require **RMA** written authorization (as described in the LAM) prior to implementation.

### **B. MODIFICATIONS**

There are no pre-established **appraisal** modifications contained in this handbook. Refer to the LAM for additional information.

## **8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. APPRAISAL WORKSHEET FORM STANDARDS**

- (1) The entry items in subsection C are the minimum requirements for the Fresh Market Pepper Appraisal Worksheets. The entry items in subsection D are the minimum requirements for the Fresh Market Pepper Summary of Harvested Production Worksheet. All of these entry items are “Substantive,” (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination Statements can be found in the Document and Supplement Standards Handbook (DSSH) FCIC-24040.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.)

### **B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Include the **AIP** name in the appraisal worksheet title if not preprinted on the **AIP**’s worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the **AIP**), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised and for each field or subfield, which (Applicable to replant, preliminary, and final claims):

- (a) Qualifies as a different stage of insurance (Planting to Fruit Set ONLY); or
- (b) Has a different farming practice.

Refer to section 5, “Fresh Market Pepper Appraisals” for sampling requirements.

- (4) The minimum value option I and II are applicable only to harvested production.
- (5) An appraisal for potential production is to be completed on any probable loss unit acreage that has **not** been harvested the third time.

Standard appraisal worksheet items are numbered consecutively in subsection C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

## **C. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

### **PLANTING TO FRUIT SET/REPLANT**

**Verify or make the following entries:**

**Item  
No.**

#### **Information Required**

**Company:** Name of the AIP, if not preprinted on the worksheet (Company Name).

**Claim No.:** Claim number assigned by the AIP.

1. **Insured’s Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured’s assigned policy number.
3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3). Refer to subsection 5 I, “Pepper Stages of Growth” and subsection 5 J, “Progressive Amounts of Insurance Per Acre by Stage.”
5. **Fraction of An Ac.:** Use 1/100 of an acre. Refer to subsection 5 F, “Determining Sample Row Length for 1/100 and 1/1000 Acre” for sample row length.
6. **Crop:** “Peppers” (0083).
7. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

8. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
9. **Row Width:** Row width, rounded to the nearest whole foot. Refer to subsection 5 D, “Measuring Row Width for Sample Selection.”
10. **Plant Spacing:** Plant spacing within the row in whole inches (e.g., 18 inches).
11. **Fld. ID:** Field or subfield identification symbol.
12. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised. Refer to subsection 5 E, “Determining Acreage.”
13. **Planting Date:** Planting date in MM/DD/YYYY format. Refer to the Summary of Coverage and planting record for the planting date.
14. **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.
15. **Number of Original Plants/Sample Plot:** Number of original plants in sample plot.
16. **No. Surv.:** Total number of all plants surviving in all samples.
17. **No. Orig.:** Total number of original plants in all samples.
18. **%:** Result of dividing total surviving (item 16) by total original (item 17) (rounded to nearest whole percent). For replanting payments this entry must be less than 50 percent for the acreage to qualify for a replanting payment.
19. **Plants/Acre:** Number of plants per acre. Refer to subsection 5 G, “Determining Plants per Acre.”
20. **Plants Surv.:** Result of multiplying the original number of plants per acre (item 19) by percentage of the plants remaining (item 18) rounded to the nearest whole number.
21. **Factor:** Enter “.06” for peppers.
22. **Boxes/Cartons:** Circle “Boxes.” Result of multiplying plants surviving (item 20) by pepper factor (item 21), rounded to the nearest whole box (1-1/9 bushels).
23. **Remarks:** Remarks pertinent to the appraisal (e.g., “Qualified for replant” if acreage qualifies for replanting payment).

**The following required entries are not illustrated on the Appraisal Worksheet example below.**

24. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
25. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

**Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

<b>PEPPER / FRESH TOMATOES</b> <b>APPRAISAL WORKSHEET</b> <b>Planting to Fruit Set/Replant</b> <b>(FOR ILLUSTRATION PURPOSES ONLY)</b>																									
COMPANY Any Company			1. INSURED'S NAME I. M. Insured				2. POLICY NO. XXXXXXX				3. UNIT NO. 00100			4. STAGE 1			5. FRACTION OF AN AC. 1/100								
CLAIM NO.: XXXXX			6. CROP Peppers (0083)				7. CROP YEAR YYYY				8. PLANTING PERIOD Fall			9. ROW WIDTH 6 Ft.			10. PLANT SPACING 18 inches								
FLD ID	ACRES	PLANTING DATE	14. NUMBER OF SURVIVING PLANTS/SAMPLE PLOT										16. NO. SURV.		%	PLANTS / ACRE	PLANTS SURV.	FACTOR	BOXES / CARTONS						
			15. NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT										17. NO. ORIG.												
11	12	13											18		19	20	21	22							
1A	36.8	9/8/YYYY	14	33	25	39	22	20					16	139	÷	=	29	x	9,680	=	2,807	x	.06	=	168
			15	98	95	96	96	95					17	480											
			14										16	÷	=		x		=	x		=			
			15										17												
			14										16	÷	=		x		=	x		=			
			15										17												
			14										16	÷	=		x		=	x		=			
			15										17												
			14										16	÷	=		x		=	x		=			
			15										17												
			14										16	÷	=		x		=	x		=			
			15										17												
			14										16	÷	=		x		=	x		=			
			15										17												

23. REMARKS  
  
Double Rows per 6-foot bed.  
  
Fields 1B and 1C will be harvested.

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

## AFTER FRUIT SET

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** Name of the AIP, if not preprinted on the worksheet (Company Name).

**Claim No.:** Claim number as assigned by the AIP.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** The five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Row Width:** Row width, rounded to the nearest whole foot. Refer to subsection 5 D, "Measuring Row Width for Sample Selection."
5. **Crop:** "Peppers" (0083).
6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
7. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine planting period.
8. **Fld. ID:** Field or subfield identification symbol.
9. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised. Refer to subsection 5 E, "Determining Acreage."
10. **Stage:** Production stage at time of damage (e.g. 1, 2, or 3). Refer to subsection 5 I, "Pepper Stages of Growth" and subsection 5 J, "Progressive Amounts of Insurance Per Acre by Stage."
11. **Fraction of an Acre:** Fraction of acre used to complete the appraisal (1/1000 or 1/100 of an acre). Refer to subsection 5 F, "Determining Sample Row Length for 1/100 and 1/1000 Acre" for sample row length.
12. **No. of Peppers in each Sample:** Count the number of:
  - a. Peppers which have potential to reach the mature stage by the end of the insurance period on acreage that has not been harvested the third time; or



- b. Unharvested mature **bell** peppers remaining on acreage that has been harvested the third time.
13. **Total Peppers all Samples:** Sum entries in number of peppers in each sample (item 12).
14. **Total Sample Plots:** Total number of sample plots for the field or subfield in item 12.
15. **Average Number Peppers:** Result (to tenths) of dividing total number of peppers in all samples (item 13) by total number of sample plots (item 14).
16. **Number Peppers in One Box:** MAKE NO ENTRY. Preprinted on the worksheet.
17. **Average Boxes / Sample:** Result, (to thousandths) of dividing the average number of peppers per sample (item 15) by number of peppers per box [100] (item 16).
18. **Acreage Factor:** If entry in fraction of an acre (item 11) is 1/1000 of an acre enter “1000,” if entry in fraction of an acre (item 11) is 1/100 of an acre enter “100.”
19. **Boxes Peppers Per Acre:** Result of multiplying average boxes per sample (item 17) by acreage factor (item 18). Round to the nearest whole box.
20. **Remarks:** Specify, by line, the number of harvests which have been completed on the acreage and which appraisals have been reduced by 25 boxes per acre, as applicable.

**The following required entries are not illustrated on the Appraisal Worksheet example below.**

21. **Insured Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining **the** signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED **(or insured’s authorized representative)**, particularly explaining codes, etc., which may not be readily understood.
22. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

**Page:** Page numbers – (Example: page 1 of 1, Page 1 of 2, Page 2 of 2, etc).

**Company:** Any Company

**Claim No.:** XXXXX

<b>APPRAISAL WORKSHEET</b> <b>Fruit Set to Maturity</b> (For Illustration Purposes Only)				1. INSURED'S NAME I. M. INSURED					2. POLICY NO. XXXXXXXX		3. UNIT NO 00100		4. ROW WIDTH 6 FEET								
				5. CROP PEPPERS (0083)					6. CROP YEAR YYYY		7. PLANTING PERIOD FALL										
FLD ID	ACRES	STAGE	FRACTION OF AN ACRE	NO. OF PEPPERS IN EACH SAMPLE					TOTAL PEPPERS ALL SAMPLES	TOTAL SAMPLE PLOTS	AVERAGE NUMBER PEPPERS	NUMBER PEPPERS IN ONE BOX	AVERAGE BOXES / SAMPLE	ACREAGE FACTOR	BOXES PEPPER PER ACRE						
8	9	10	11	12					13	14	15	16	17	18	19						
1B	25.4	3	1/1000	41	32	27	38	52	190	÷	5	=	38.0	÷	100	=	0.380	x	1000	=	380
										÷		=		÷	100	=		x		=	
										÷		=		÷	100	=		x		=	
										÷		=		÷	100	=		x		=	
										÷		=		÷	100	=		x		=	
										÷		=		÷	100	=		x		=	

20. REMARKS  
  
 Double rows per 6-foot bed. Field 1B had hail damage. Field 1B, Stage 3, No Harvest.  
  
 Field 1A Released to plant to melons on prior inspection. Field 1C will be harvested.

**Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.**

## **D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION**

- (1) Use this worksheet to record harvested production of marketable peppers, which are harvested. Use separate Summary of Harvested Production Worksheets for:
  - (a) Harvested production, U-Pick production (including “penhookers,” etc.), and unsold production.
  - (b) Each different first handler (buyer, packinghouse, or processor).

Scavenged (“penhooker”) peppers and other production harvested and sold to someone other than a first handler is to be reported as “u-pick.”

- (2) Packout computer printout sheets may be used to record harvested production in lieu of Summary of Harvested Production Worksheets, provided that they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs (refer to the Special Provisions for allowable costs). File a copy of the printout sheets in the contract folder.
- (3) The actual allowable cost of harvested production will include only those allowable costs shown in the Special Provisions including picking, grading, packing containers, hauling, and selling, not to exceed the amount shown in the Special Provisions. The actual allowable costs can be obtained from the grower. Only deduct allowable costs for production actually packed.

This worksheet is used to determine average value (per box) actually received for harvested production. Actual value according to the crop provisions or minimum value option I or option II, if applicable, is recorded on the production worksheet.

### **Verify or make the following entries:**

<b><u>Item</u></b>	
<b><u>No.</u></b>	<b><u>Information Required</u></b>

**Company:** Name of the AIP, if not preprinted on the worksheet (Company Name).

**Claim No.:** Claim number as assigned by the AIP.

- |    |  |
|----|--|
| 1. | <b>Insured's Name:</b> Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2. | <b>Crop:</b> “Peppers” (0083).   |
| 3. | <b>Crop Year:</b> Four-digit crop year, as defined in the policy, for which the claim has been filed.                      |
| 4. | <b>Policy No:</b> Insured's assigned policy number.  |

5. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
6. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
7. **Name, Address, and Phone No. of Buyer/Packer:**
- a. For sold production, enter name, address, and telephone number of the buyer/packer of the production.
  - b. For unsold production, MAKE NO ENTRY.

If applicable, identify the minimum value option selected in the lower right corner of item 7.

## **PART I – PRODUCTION**

8. **Sale Date:**
- a. For sold production, enter date the load was sold in MM/DD/YYYY format.
  - b. For unsold production, enter “unsold” (harvested and/or packed but could not be sold due to insured causes).
9. **Load No.:**
- a. For sold production, enter the ticket number of the load.
  - b. For unsold production, enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet. Enter “u-pick” for u-pick, penhooker, and other production harvested and sold to someone other than a first handler.
10. **No. of Boxes/Cartons:**
- a. For packed production, enter the number of boxes per load. (Packed production is boxes of marketable peppers.)
  - b. For production considered to be u-pick and unsold production, enter the number of boxes of such production. Refer to subsection 2 B (4) for the definition of u-pick.

11.

**Gross Value:**

- a. For sold production, enter the value per box, determined by dividing the gross value of sales (from the sales invoice) by the number of boxes sold. Enter the result in dollars and cents.
- b. For unsold production, MAKE NO ENTRY.

12.

**Allowable Cost:**

- a. FOR PACKED PRODUCTION ONLY, enter the allowable cost, in dollars and cents per box. Refer to the Special Provisions.

If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost.

- b. For production considered to be u-pick, enter "0." Refer to subsection 2 B (4) for the definition of u-pick.
- c. For unsold production, MAKE NO ENTRY.

13.

**Net Value:**

- a. Subtract allowable cost (item 12) from value per box (item 11). Enter the result in dollars and cents. If the value is negative enter "0.00."
- b. For unsold production, MAKE NO ENTRY.

14.

**Minimum Value:**

Enter one of the following, as applicable:

- a. Minimum Value as stated in the Special Provisions, if no minimum value option is selected;
- b. Minimum Value Option I price as stated in the Special Provisions, if Minimum Value Option I is elected; or
- c. Minimum Value Option II price as stated in the Special Provisions, if Minimum Value Option II is elected.

Refer to the crop provisions for more information on minimum value, minimum value option I, and minimum value option II.

**15. Total Value per Load:** Enter the results in dollars and cents.

a. Multiply number of boxes (item 10) **by the greater of:**

(1) Net Value (item 13); or

(2) Minimum Value (item 14).

b. For unsold production, MAKE NO ENTRY.

**16. Total Boxes/Cartons:** Sum the number of boxes for all loads from number of boxes column (item 10).

**17. Total (\$) All Loads:** Sum total dollar value for all loads from total value per load column (item 14).

## **PART II – WEIGHTED VALUE**

**18. Total (\$) All Loads:** Transfer entry from item 16.

**19. Total Boxes/Cartons:** Transfer entry from item 15.

**20. Value per Box/Carton:** Divide total dollars for all loads (item 17) by total boxes/cartons/crates (item 18). Enter the result in dollars and cents.

**The following required entries are not illustrated on the Summary of Harvested Production Worksheet example below.**

**21. Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.

**22. Adjuster Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed.

**Page:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

<b>For Illustration Purposes Only</b>			COMPANY:		ANY COMPANY		1. INSURED'S NAME	
<b>SUMMARY OF HARVESTED PRODUCTION</b> (Fresh Market Peppers or Fresh Market Tomatoes)			CLAIM NO.:		XXXXXXX		2. CROP	
					Peppers (0083)			
3. CROP YEAR		4. POLICY NO.		7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER				
YYYY		XXXXXXX		ABC Packing Co., Box XX,				
5. PLANTING PERIOD		6. UNIT NO.		Any Town, Any State XXXXX Minimum Value				
FALL		00100		Tel (XXX) XXX-XXXX Option II Selected				
<b>PART I – PRODUCTION</b>								
SALE DATE	LOAD NO.	NO. OF BOXES / CARTONS	PER BOX/CARTON			MINIMUM VALUE,	TOTAL VALUE PER LOAD	
			GROSS VALUE	ALLOWABLE COST	NET VALUE			
8	9	10	11	12	13	14	15	
12-11-YYYY	21642	185	11.00	4.85	6.15	3.00	1,137.75	
12-11-YYYY	21645	170	13.00	4.85	8.15	3.00	1,385.50	
12-11-YYYY	21647	150	6.00	4.85	1.15	3.00	450.00	
12-11-YYYY	22450	160	5.00	4.85	0.15	3.00	480.00	
12-18-YYYY	22690	170	15.00	4.85	10.15	3.00	1,725.50	
12-18-YYYY	23100	100	0.90	4.85	0.00	3.00	300.00	
12-20-YYYY	24250	90	2.00	4.85	0.00	3.00	270.00	
12-22-YYYY	24301	140	6.00	4.85	1.15	3.00	420.00	
12-24-YYYY	24330	150	11.00	4.85	6.15	3.00	922.50	
12-30-YYYY	24600	131	7.67	4.85	2.82	3.00	393.00	
16. TOTAL BOXES/CARTONS		1,446	17. TOTAL (\$) ALL LOADS				7,484.25	
<b>PART II – WEIGHTED VALUE</b>								
18. TOTAL (\$) ALL LOADS		19. TOTAL BOXES/CARTONS			20. VALUE PER BOX/CARTON			
7,484.25		1,446			5.18			
21. INSURED SIGNATURE		DATE	22. ADJUSTER SIGNATURE		CODE NO.	DATE		
I.M. Insured		MM-DD-YYYY	I.M. ADJUSTER		XXXXXX	MM-DD-YYYY		

**Refer to the Above Summary of Harvested Production Worksheet instructions for required statements and signature entries.**

## **9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this section. The Nondiscrimination Statements can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and immediately followed by the statement below.

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

### **B. GENERAL INFORMATION FOR ENTRIES AND COMPLETION PROCEDURES**

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.



- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the **AIP**.
  - (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

## **C. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b>Item No.</b>	<b><u>Information Required</u></b>
1.	<b>Crop/Code #:</b> “Peppers” (0083).
2.	<b>Unit #:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3.	<b>Legal Description:</b> Section, township, and range number, or other legal description that identifies the location of the unit.
4.	<b>Date of Damage:</b> First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5.	<b>Cause of Damage:</b> Name of insured cause(s) of loss for <b>this crop</b> as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”

Refer to the Basic Provisions and the **Fresh Market Pepper Crop** Provisions for the applicable information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%) **to qualify for a replanting payment**. Enter an "X" for the major secondary cause of damage.

7. **Company/Agency:** Name of company and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

9. **Claim #:** Claim number as assigned by the **AIP**.

10. **Policy #:** Insured's assigned policy number.

11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the Narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in whole boxes, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

**PRELIMINARY:**

a. **Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.**

b. **A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third**

preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.

- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

**REPLANT AND FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets) if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” Refer to the LAM for further information regarding companion contracts.
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
  - (4) Refer to the LAM for further information regarding companion contracts.

## SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

- A. **Field ID:** The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions. In the margin of the last line entry (or in a separate column), enter the date of inspection for the last line entry of each inspection.

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**

Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

- B. **Prelim. Acres:**

**PRELIMINARY:** The number of acres, to tenths (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

**REPLANT AND FINAL: MAKE NO ENTRY.**

- C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (if estimated enter “E” in front of acres, refer to the LAM for procedure regarding when estimated acres are allowed and related documentation requirements) for which consent is given for other use and/or

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

**REPLANT:** Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field or subfield NOT replanted.

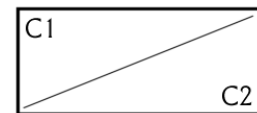
- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfields identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**FINAL:** Determined acres to tenths.

Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.  
C<sub>2</sub> Enter the REPORTED acres for the field or subfield.



- D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct "Rate class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate Class" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit code number entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT:** Replant stage abbreviation as shown below.

<u><b>STAGE</b></u>	<u><b>EXPLANATION</b></u>
---------------------	---------------------------

"R" .....	Acreage replanted and qualifying for replanting payment.
-----------	--

**STAGE****EXPLANATION**

“NR” .....Acreage not replanted or not qualifying for a replanting payment. Enter “NR” if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more of the original stand for replanting claims.

**FINAL:** Stage abbreviation as shown below.

**STAGE****EXPLANATION**

“P” .....Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production, which are acceptable to the AIP.

“1,” “2,” or “3” .....Stage as defined in the Crop Provisions (refer to section 5, “Fresh Market Pepper Appraisals”).

If all the acreage in the unit was replanted and then a second cause of loss occurred, the stage would be determined based on the date replanting was completed. However, if just a portion of the unit was replanted and additional damage occurred, the loss would be determined based on varying stages.

**GLEANED ACREAGE: Refer to the LAM for information on gleaning.**

I. **Intended or Final Use:** Use of Acreage. Use the following “Intended Use” abbreviations.

**USE****EXPLANATION**

“Replant” .....Acreage replanted and qualifying for replanting payment

“Not Replanted” .....Acreage not replanted or not qualifying for a replanting payment

“To Cucumbers,” etc. ....Other use made of the acreage

“WOC” .....Other use without consent

“SU” .....Solely uninsured

“ABA” .....Abandoned without consent

“H” .....Harvested

“UH” .....Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

**GLEANED ACREAGE: Refer to the LAM for information on gleaning.**

**J. Appraised Potential:**

**REPLANT:** MAKE NO ENTRY. (Enter the replant appraisal in the Narrative. Refer to section 4.)

**PRELIMINARY AND FINAL:** Enter the whole boxes per acre from the appraisal worksheet for the field or subfield. Refer to section 5, “Fresh Market Pepper Appraisals” for additional instructions.

This entry will never be less than “0.”

**K<sub>1</sub> - K<sub>2</sub>** MAKE NO ENTRY.

**L. Shell and/or Quality Factor:** Line out the heading and enter “Value.”

**REPLANT:** MAKE NO ENTRY

**PRELIMINARY AND FINAL:** For appraised production enter the greater of:

- a. Actual value per box (determined from a sample provided to the buyer); or
- b. Minimum value per box shown in the Special Provisions for the planting period.

Do not use the Minimum Value Option I or II price from the Special Provisions for this entry.

**M. + Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured’s amount of insurance per acre in dollars and cents for any “P” stage acreage.
  - (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.
  - (3) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre, in dollars and cents, for any such acreage.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:**

**REPLANT:** Enter the amount allowed per acre for replanting, rounded to dollars and cents. (Refer to section 4, "Replanting Payment Procedures," for qualifications and computations.)

Show the calculations in the Narrative.

**PRELIMINARY AND FINAL:** The result of Column "J" times Column "L" plus Column "M," rounded to dollars and cents.

- O. **Total to Count:** Column "C or C<sub>1</sub>" (**actual** acres) times Column "N," rounded to whole dollars.

- P. **Per Acre:** Enter the amount of insurance per acre adjusted by the applicable stage guarantee from the crop provisions, rounded to whole dollars. Refer to subsection 5 I, "Pepper Stages of Growth" and subsection 5 J, "Progressive Amounts of Insurance per Acre by Stage," for the percent of coverage for each stage, and for an example of stage guarantee per acre calculations.

- Q. **Total:** Column "C<sub>2</sub>" (**reported** acres; "C" if acreage is not under-reported) times Column "P," rounded to whole dollars.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Total Actual Acres (Column "C" or ["C<sub>1</sub>" if there are under-reported acres]), to tenths.

FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, PRICE ELECTIONS. TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Totals of Column "O" and Column "Q."



## NARRATIVE:

If more space is needed, document on a Special Report, and enter “Refer to the Special Report.” Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter the unit numbers for which notice has not been given). The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, Column “M” for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, Column “O,” and/or any production not included in Section II, Column “I” or Column “B” – “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “NO” checked in item 19.
- k. Attach a Planting Record Plat Map (**EXHIBIT 2**) or aerial photo to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If acreage has been replanted to a practice uninsurable as an original practice;
  - (3) If uninsured causes are present; or
  - (4) For unusual or controversial cases.

Indicate on the aerial photo or Planting Record Plat Map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, Column “C” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Document in the “Narrative” or on a Special Report, the calculation used to determine the stage guarantee per acre.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work or if unavailable.
- s. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP instructions.
- t. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to section 4.
- u. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- v. Explain any “0” potential (pepper plants with no production or peppers with no market value).
- w. Explain the reason that any harvested production is unsold.
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”
- z. Document any unsold, unmarketable harvested production that is damaged or defective due to insurable causes.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, packinghouse, or processor as applicable in Columns “B” through “E.”
- (3) There will be no “harvested production” entries for replanting payments.
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet.  
USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.
  - (b) Separate storage facilities.
  - (c) Unsold marketable production.
  - (d) U-pick production.

In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

Scavenged (“penhooker”) peppers and other production harvested and sold to someone other than a first handler is to be reported as u-pick.

- (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (6) There will generally be no harvested production entries in Columns “A” through “S” for preliminary inspections.
- (7) If the insured cannot provide the number of boxes harvested from u-pick acreage, but can provide the total dollars received for that production, divide the dollar amount received by the minimum value per box shown in the Special Provisions to obtain the number of boxes to count.

Verify or make the following entries:

**Item**

**No.      Information Required**

18.      **Date Harvest Completed:** (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:**

- a.      The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) calendar date for the end of the insurance period.
- b.      If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **“Incomplete.”**
- c.      If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- d.      If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19.      **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.

20.      **Assignment of Indemnity:** Check “YES” **only** if an assignment of a indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

21.      **Transfer of Right to Indemnity:** Check “YES” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

- A<sub>1</sub>.      **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

- A<sub>2</sub>.      **Field ID:**

- a.      If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

- b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, Column “A”).

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**

**B. - E. Length or Diameter, Width, Depth, and Deduction:**

- a. For peppers stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable.
- b. For unsold marketable production enter “UNSOLD.”
- c. For u-pick production sold off insurable acreage, enter “U-PICK.”

**F. - H. MAKE NO ENTRY.**

**I. Bu., Ton, Lbs., Cwt.:**

- a. Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter “Box.”
- b. Total harvested sold or unsold production in whole boxes (from item 18 of Summary of Harvested Production). Account for production harvested but not delivered to a packinghouse separately from packed production.

The insured is obligated to provide the number of boxes of “u-pick” (and penhooker) production harvested from insurable acreage. If the insured will not or cannot provide the number of boxes harvested from “u-pick” acreage and you cannot determine the value or number of boxes for such production, not less than the amount of insurance per acre must be assigned for the actual acres affected.

**J. - M. MAKE NO ENTRY.**

**N. Adjusted Production:** Enter whole boxes from column “I.”

**O. Prod. Not to Count:**

- a. Number of boxes from harvested acreage damaged solely by uninsured causes.
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

**P. Production:** Result of subtracting the entry in Column “O” from Column “N.”

Q<sub>1</sub>. **Value:** Enter the dollars and cents value per box for harvested sold and unsold marketable peppers.

\*\*\*

a. For SOLD production, enter the value per box from item 20 of the Summary of Harvested Production. This entry may not be less than zero for any box of peppers.

\*\*\*

b. For UNSOLD MARKETABLE production, enter not less than the applicable minimum value per box as listed in the Special Provisions.

c. For UNSOLD, UNMARKETABLE production damaged or defective due to insurable causes, enter "0.00."

Q<sub>2</sub> - R. MAKE NO ENTRY.

S. **Production to Count:** Production from Column "P" times Column "Q<sub>1</sub>," rounded to whole dollars.

FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of Column "S," in whole dollars.

23. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, Column "O" total, in whole dollars.

24. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of items 22 and 23, in whole dollars.

**For CAT policies, multiply result by .55, unless otherwise instructed by the AIP that adjustment will be made by another manual or automated computation process.**

**The following required entries are not illustrated on the Production Worksheet example below.**

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED** (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

27. **Page:**

**PRELIMINARY:** Page numbers – "1," "2," etc., at the time of inspection.

**REPLANT AND FINAL:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1 Crop/Code # PEPPERS / 0083	2 Unit # 00100	3 Legal Description N – 5 – 50 – 20	<b>PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)</b>  7 Company _____ ANY COMPANY _____  Agency _____ ANY AGENCY _____				8 Name of Insured I. M. INSURED				
4 Date of Damage OCT 10	DEC 1						9 Claim # XXXXXXXXXX		11 Crop Year YYYY		
5 Cause of Damage HAIL	FREEZE						10 Policy # XXXXXXXXXX				
6 Primary Cause % 60 %	X						14 Date(s) Notice of Loss		1 <sup>st</sup> MM/DD/YYYY	2 <sup>nd</sup> MM/DD/YYYY	Final MM/DD/YYYY
12 Additional Units 00200	00300						15 Companion Policy(s)				
13 Est. Prod Per Acre 975	950										

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
M/D 1A NS	E38.0	36.8	1.000	D01	140	335	1	To Melons	168	-----	4.00		672.00	24,730	2,120	78,016
M/D 1B NS		25.4	1.000	D01	140	335	3	UH	380	-----	4.00		1,520.00	38,608	3,262	82,855
M/D 1C NS		24.9	1.000	D01	140	335	3	H	77	-----	4.00		308.00	7,669	3,262	81,224
16 TOTAL		87.1	17 TOTALS											71,007		242,095

NARRATIVE (If more space is needed, attach a Special Report)

Insured selected option II – Minimum price is \$3.00 per box. Field 1C harvested 3 times. 102 boxes/acre – 25 = 77 Unsold production was due to freeze. Permanent fields verified.

Refer to attached Special Report. Stage 1 guarantee = (Amount of insurance times 65 percent - \$3,262 x .65 = \$2,120).

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Box Bu. Ton Lbs. Cwt	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)	
	ABC Packing Company Any Town, Any State							1,446					1,446		1,446	5.18		7,490	
	UNSOLD							87					87		87	4.00		348	
	U-PICK							92					92		92	4.50		414	

These form examples do not illustrate all required entry items (e.g., certification statements, signatures, etc.).

22 Section II Total	8,252
23 Section I Total	71,007
24 Unit Total	79,259



1 Crop/Code #	2 Unit #	3 Legal Description	<b>PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)</b>  7 Company _____ ANY COMPANY  Agency _____ ANY AGENCY				8 Name of Insured I. M. INSURED									
PEPPERS / 0083	00200	S - 6 - 50 - 26					9 Claim # XXXXXXXX			11 Crop Year YYYY						
4 Date of Damage	SEP 10						10 Policy # XXXXXXXX									
5 Cause of Damage	HAIL						14 Date(s) Notice of Loss		1 <sup>st</sup> MM/DD/YYYY	2 <sup>nd</sup>	Final MM/DD/YYYY					
6 Primary Cause %	100 %						15 Companion Policy(s)									
12 Additional Units																
13 Est. Prod Per Acre																

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
2A NS		30.0	1.000	D01	140	335	R	Replanted		-----			510.0	15,300	2,120	63,600
2B NS		32.2	1.000	D01	140	335	NR	Not Replanted		-----					2,120	68,264
16 TOTAL		62.2	17 TOTALS											15,300		131,864

NARRATIVE (If more space is needed, attach a Special Report)

Example above shows allowance when the actual cost is less than the maximum allowance.

Percent of stand for field 2A is 29%. Actual cost of replant is \$510.00 per acre. Maximum allowance is \$950.00 per acre. Actual cost used. Field wheel measured.

**EXAMPLE 2: 50% SHARE**

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
2A NS		30.0	.500	D01	140	335	R	Replanted		-----			475.0	14,250	2,120	63,600
2B NS		32.2	.500	D01	140	335	NR	Not Replanted		-----					2,120	68,264
16 TOTAL		62.2	17 TOTALS											14,250		131,864

NARRATIVE (If more space is needed, attach a Special Report)

Example above shows allowance when the actual cost is more than the maximum allowance, when share is considered. Percent of stand for field 2A is 29%. Actual cost of replant is \$510.00 per acre.

Maximum allowance is \$950.00 times .500 share, which equals \$475.00. Maximum allowance used. Field wheel measured.

**These form examples do not illustrate all required entry items (e.g., certification statements, signatures, etc.).**

## NOTES

## 10. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

# EXHIBIT 1

<b>PLANTING RECORD</b> (FOR ILLUSTRATION PURPOSES ONLY)										
Company: Any Company						Policy No.: XXXXXXXX				
Crop Name: Fresh Market Pepper						Crop Variety: Hybrid Variety				
Planting Period:      Fall <u>  X  </u> Winter <u>      </u> Spring <u>      </u>										
Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	TOMATO ONLY	
Section	TWP	Range	Whole	10ths					Staked	Ground
NW 1/4 5	50	20	36	8	1A	1.000		9/8		
NW 1/4 5	50	20	25	4	1B	1.000		9/10		
NE 1/4 5	50	20	24	9	1C	1.000		9/15		
SW 1/4 6	50	26	30	0	2A	.500	S. Jones	9/15		
SE 1/4 6	50	26	32	2	2B	.500	S. Jones	10/8		
NW 1/4 4	50	20	12	9	3A	.667	T. Hook	10/10		
NW 1/4 4	50	20	15	5	3B	.667	T. Hook	10/13		

## EXHIBIT 2

<b>PLANTING RECORD PLAT MAP</b> <b>Field Identification and Location Map For Planting Records</b> (FOR ILLUSTRATION PURPOSES ONLY)				
<b>Company:</b> Any Company			<b>Crop Name:</b> Fresh Market Pepper	
<b>Crop Year:</b> YYYY	<b>County:</b> Any County	<b>Unit #:</b> 00100	<b>Legal Description:</b> Section N5	
<b>Township:</b> 50	<b>Range:</b> 20	<b>Planting Period:</b> Fall <u>X</u> Winter ____ Spring ____		<b>Insured's Name:</b> I.M. Insured
<b>Policy Number:</b> XXXXXXX		<b>Insured's Share:</b> 1.000	<b>Name of Other Person Sharing:</b> N/A	

	HYW 30		HOUSE				
	1A					1C	
			HYW 35				
	1B						
	IRR	CANAL					

Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Acres		Date Planting	
					Whole	10th	Began	Ended
1A		X			36	8	9/08/YYYY	9/08/YYYY
1B		X			25	4	9/10/YYYY	9/10/YYYY
1C		X			24	9	9/15/YYYY	9/15/YYYY